



**REDACTED**



August 8, 2012  
Account: [REDACTED] 181

Frank X Leyden  
[REDACTED]

CHICAGO, IL [REDACTED]

Fannie Mae Deficiencies  
Note Dated 3/10/2005  
Acct #: [REDACTED] 181 - [REDACTED]

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Dear Frank X Leyden,

Dyck-O'Neal, Inc. acquired the above referenced account and is now the current assignee of collections. According to the information provided to Dyck-O'Neal, Inc., your account has a balance of [REDACTED] as of the date of this communication. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater than the balance due as stated in this letter. If you pay the balance due shown in this letter, an adjustment may be necessary after we receive your payment. We will inform you of this before we deposit your check. For further information, write to us or contact this office to discuss this important matter.

Unless, within thirty days after receipt of this notice, you dispute the validity of the debt or any portion thereof, we will assume the debt to be valid and will proceed in accordance with that assumption. If, within thirty days of your receipt of this notice, you notify us that this debt or any portion is disputed, we will obtain a verification of the debt or, if the debt is founded upon a judgment, we will obtain a copy of the judgment, and we will mail to you a copy of such verification or judgment.

If the original creditor is different from creditor named above, then upon your written request within thirty days of the receipt of this notice, we will provide you with the name and address of the original creditor.

Please call one of our representatives at 1-800-447-2481 ext. 5107.

Hours: Mon through Thur, 8 am to 7 pm CST; Fri 8 am to 5 pm CST; Sat 8 am to 12 pm

If you have filed for bankruptcy protection and your loan is either subject to the automatic stay of collection efforts, or has been discharged in bankruptcy and is no longer owing, please call our bankruptcy specialists at 800-447-2481.

Sincerely,  
Dyck-O'Neal, Inc.  
CO Location: 7400 E. Orchard Rd., Ste 3025N, Greenwood Village, CO 80111, Ph: 720-258-3232

**IMPORTANT CONSUMER INFORMATION IS PRINTED ON THE BACK OF THE SECOND PAGE**

Address Location  
16301 Spectrum Fm., Ste 450  
Addicks, Texas 75001  
817-588-8744  
Fax 817-588-8743

Mailing Address  
P.O. Box 10370  
Arlington, Texas 76004  
Tel: 817-588-8744

[www.dyckoneal.com](http://www.dyckoneal.com)

COLL CL  
Arlington Location  
3214 W Park Row Dr.  
Arlington, Texas 76013  
817-588-8450  
Fax 817-588-8477

### IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Federal Law and the laws of various states require us to provide the following information:

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations (this includes late payments, missed payments, or other defaults).

We are required under state law to notify consumers of the following rights. This list does not represent a complete list of consumer's rights under either state or federal laws.

1. **California** – As required by law, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except in unusual circumstances, collectors may not contact you before 8AM or after 9PM. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your locations or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov). Nonprofit credit counseling services may be available in your area.
2. **Colorado** – FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [www.coloradocourtreportergeneral.org/eca](http://www.coloradocourtreportergeneral.org/eca). A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. Colorado in-state location is: 7400 E Orchard Road, Suite 3025N, Greenwood Village, CO 80111.
3. **Minnesota** – This collection agency is licensed by the Minnesota Department of Commerce.
4. **Nevada** – Please be advised that if you choose to make your payment via check-by-phone, automatic draft, credit card, or online, you may be charged a processing fee in an amount of up to \$7.00.
5. **Wisconsin** – This agency is licensed by the Division of Banking, P.O. Box 7876, Madison, Wisconsin 53707.
6. **New York City** – License Number – Addison Office - 1240545  
License Number - Arlington - 1240557
7. **North Carolina** – Collection Agency Permit No. – Addison - 4028  
Collection Agency Permit No. – Arlington - 4027
8. **Tennessee** - This Office is licensed by the Collection Service Board of the Department of Commerce and Insurance – License # 807
9. **Texas** – COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 North Lamar, Suite 201, Austin, TX 78705. A TOLL-FREE NUMBER IS AVAILABLE AT (877) 276 5852.

## **DYCK-O'NEAL, INC. PRIVACY POLICY FOR CONSUMERS**

This notice is provided to you pursuant to the Privacy of Consumer Financial Information Act and the Federal Trade Commission's implementing regulation thereunder, 16 CFR Part 313. This policy statement takes precedence over any previous policies issued by Dyck-O'Neal, Inc.

### **Collecting Information**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, including name, mailing address, e-mail address, social security number, telephone number, and information about your financial status, such as employment, income, monthly expenses, and assets;
- Information from transactions with us, our affiliates or with others. For example, your payment histories, account balances, and other transaction records;
- Information from consumer credit reporting agencies, such as information relating to your credit-worthiness, your credit score and credit usage;
- Information we purchase from other companies that provide data assembled from public databases; and,
- Information that we obtain from outside sources such as data from public records or from the Internet.

### **Shared Information**

- We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.
- We do not sell or share your information with outside companies who may want to offer you products or services.
- In accordance with standard industry practice, and as allowed under federal and state law, Dyck-O'Neal, Inc. routinely provides data about loan repayment and other transactions to credit reporting agencies.
- Certain federal and state statutes may require us to disclose certain information about you. For example, if you are involved in litigation, we may be ordered to provide information to a court. In these circumstances, only the specific information required by law, subpoena, or court order will be disclosed.
- We may disclose information we have about you to regulatory authorities and law enforcement officials.

### **Security**

- We restrict access to nonpublic personal information about you to those employees who need to know that information to provide the requested loan origination services to you and servicing of your account.
- We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Keeping your account information accurate and up to date is important. If you believe your account information is inaccurate, please contact us using the contact information in your most recent statement or on our website at [www.dyckoneal.com/contact.htm](http://www.dyckoneal.com/contact.htm), and we will promptly update your information.

**SEE BACK FOR ADDITIONAL IMPORTANT INFORMATION ABOUT YOUR ACCOUNT**